

FILED  
9/8/22 9:03 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Paul Castner

Debtor(s).

)  
) Case No. 18-21827-GLT  
)  
) Chapter 13  
)  
X Related to 95

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☒ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: \_\_\_\_\_
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☐ Other: \_\_\_\_\_

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☐ Chapter 13 Plan dated \_\_\_\_\_
- ☒ Amended Chapter 13 Plan dated 7/6/20 \_\_\_\_\_

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Debtor(s) Plan payments shall be changed from \$ 1,967 to \$2,132 per month, effective 8/22; and/or the Plan term shall be changed from \_\_\_\_ months to \_\_\_\_ months.
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments,

the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.

- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other:
- Trustee's Certificate of Default (at Doc 83) is treated as resolved by this Order.
  - Debtor shall file an amended Sch I and J within 30 days to reflect new employment income.
  - The secured claim(s) of New Penn Financial CL. #17 shall govern, and then following all allowed post-petition payment change notices filed of record through 8/22. Local Rule(s) 3002-4 and 3002-5 for any PCN and PPFNs filed after the indicated date remains in effect.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

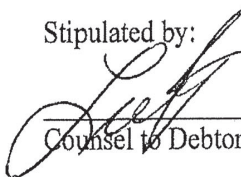
**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 8th Day of September, 2022

  
\_\_\_\_\_  
Gregory J. Taddonio, Judge  
United States Bankruptcy Court

Stipulated by:

  
Counsel to Debtor

Stipulated by:

/s/ Owen W. Katz  
Counsel to Chapter 13 Trustee

Stipulated by:

\_\_\_\_\_  
Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:  
Paul R Castner  
Debtor

Case No. 18-21827-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 08, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2022:

Recip ID	Recipient Name and Address
db	+ Paul R Castner, 243 Burch Dr., Coraopolis, PA 15108-3113
14827377	Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709
14880435	Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
14863528	+ KeyBank, N.A. as SBM to First Niagara Bank, N.A., 4910 Tiedeman Rd., Brooklyn, OH 44144-2338

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: mtgbk@shellpointmtg.com	Sep 08 2022 23:41:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, NewRez LLC DBA Shellpoint Mortgage Servi, P.O. Box 10826, GREENVILLE, SC 29603-0826
14878727	Email/PDF: resurgentbknofications@resurgent.com	Sep 08 2022 23:42:23	CVI SGP-CO Acquisition Trust C/O Resurgent Capital, P.O. Box 10675, Greenville, SC 29603-0675
14827371	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 08 2022 23:42:34	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14870779	Email/PDF: bncnotices@becket-lee.com	Sep 08 2022 23:42:08	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14827372	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 08 2022 23:42:09	Citibank/The Home Depot, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14827373	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 08 2022 23:41:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14827374	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 08 2022 23:41:00	Comenity Capital/mprc, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14827375	+ Email/Text: bankruptcy_notifications@ccsusa.com	Sep 08 2022 23:41:00	Credit Collections Services, Attention: Bankruptcy, 725 Canton Street, Norwood, MA 02062-2679
14827376	+ Email/Text: ccusa@ccuhome.com	Sep 08 2022 23:41:00	Credit Collections USA, LLC, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
14879687	+ Email/Text: kbarkley@bernsteinlaw.com	Sep 08 2022 23:41:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14827379	Email/Text: collecadminbankruptcy@fnni.com	Sep 08 2022 23:41:00	First National Bank, Attn: Tina, 1620 Dodge St Mailstop 4440, Omaha, NE 68197
14831643	Email/Text: collecadminbankruptcy@fnni.com	Sep 08 2022 23:41:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
14850589	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Sep 08 2022 23:41:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
14827378	+ Email/Text: collectionbankruptcies.bancorp@53.com		

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Sep 08, 2022

Form ID: pdf900

Total Noticed: 37

		Sep 08 2022 23:41:00	Fifth Third Bank, Attn: Bankruptcy Department, 1830 E Paris Ave Se, Grand Rapids, MI 49546-8803
14827380	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 08 2022 23:41:00	Kay Jewelers, Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
14827381	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Sep 08 2022 23:41:00	Keybank Na, 4910 Tiedman Road, Brooklyn, OH 44144-2338
14827382	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 08 2022 23:41:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
14879696	Email/PDF: resurgentbknotifications@resurgent.com	Sep 08 2022 23:42:24	LVNV Funding, LLC its successors and assigns as, assignee of NCOP Capital III, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14875078	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 08 2022 23:41:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14879668	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 08 2022 23:42:08	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14827678	+ Email/PDF: rmscedi@recoverycorp.com	Sep 08 2022 23:42:36	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14869323	Email/Text: bnc-quantum@quantum3group.com	Sep 08 2022 23:41:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14876243	Email/Text: bnc-quantum@quantum3group.com	Sep 08 2022 23:41:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14870318	Email/Text: bnc-quantum@quantum3group.com	Sep 08 2022 23:41:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
14880377	+ Email/Text: bncmail@w-legal.com	Sep 08 2022 23:41:00	SYNCHRONY BANK / Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14904723	Email/Text: mtgbk@shellpointmtg.com	Sep 08 2022 23:41:00	Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675
14879666	+ Email/PDF: gecscdi@recoverycorp.com	Sep 08 2022 23:42:21	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14827383	+ Email/PDF: gecscdi@recoverycorp.com	Sep 08 2022 23:42:21	Synchrony Bank/ Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14827384	+ Email/PDF: gecscdi@recoverycorp.com	Sep 08 2022 23:42:21	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
14827385	+ Email/PDF: gecscdi@recoverycorp.com	Sep 08 2022 23:42:23	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14827386	+ Email/PDF: gecscdi@recoverycorp.com	Sep 08 2022 23:42:22	Synchrony Bank/Mens Wearhouse, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14827387	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Sep 08 2022 23:41:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
14873413	Email/PDF: ebn_ais@aisinfo.com	Sep 08 2022 23:42:22	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Sep 08, 2022

Form ID: pdf900

Total Noticed: 37

Recip ID	Bypass Reason	Name and Address
cr		DITECH FINANCIAL LLC
cr		KeyBank, N.A.
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*	Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 10, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor KeyBank N.A. pitecf@weltman.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Louis R. Pomerico	on behalf of Debtor Paul R Castner info@pomericolaw.com pmcarr1920@outlook.com;loupom@aol.com;r50803@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6